REMARKS

The Applicant respectfully requests the admittance of this amendment, to place the claims in a better condition for allowance or appeal. Claim 5 has been amended to specifically recite that the term "any non-volatile record" is inclusive, and includes "all non-volatile records". The Applicant respectfully suggests that this amendment adds no new matter, and does not require an additional search.

Respectfully submitted,

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Reg. No. 41,508 804-493-0707

CERTIFICATE OF MAILING OR TRANSMISSION

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On 21 November 2002 By

VERSION WITH MARKINGS TO SHOW CHANGES MADE

5. A method for obtaining and using a private key at user equipment via a network, said method comprising:

transmitting from the user equipment an ID of a user;

receiving a private key of the user encrypted with a user identifying key associated with the user; and

decrypting the encrypted private key using a user identifying key determined from interaction with the user at the user equipment;

using the decrypted private key; and

destroying or avoiding making any <u>and all</u> non-volatile records of the private key at the location of the user.